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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)	Compl	ete if Known
	Application Number	09/955,544
	Filing Date	September 17, 2001
	First Named Inventor	Litster
	Group Art Unit	2167
	Examiner Name	
Sheet 1 of 1	Attorney Docket Number	57046-1

	U.S. PATENT DOCUMENTS					
Exami ner Initials	Cite No.	U.S. Patent Document Number and Kind Code	Name of Patentee of Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
0 TV	USI	5,991,738	Ogram	11-23-1999		

	FOREIGN PATENT DOCUMENTS				
Exam iner Initial	Cite No.	Foreign Patent Document Office, Number, Kind Code	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD- YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
043	F1	WO98/49658	Visa International Service Association	11-05-1998	

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